

ABSTRAK

Penelitian ini bertujuan untuk membuktikan pengaruh Pengaruh Risiko Pembiayaan, Likuiditas, Rasio Kecukupan Modal dan Ukuran Perusahaan terhadap Kinerja Keuangan Bank Syariah di Indonesia Periode 2017 – 2021. Populasi yang digunakan pada penelitian ini adalah seluruh perusahaan Bank Syariah di Indonesia Periode 2017 – 2021 sebanyak 12 Bank Umum Syariah. Adapun sampel yang dianalisis berdasarkan teknik *purposive sampling* sebanyak 9 Bank Umum Syariah. Metode analisis yang digunakan pada penelitian ini adalah analisis regresi data panel. Hasil penelitian ini menunjukkan bahwa risiko pembiayaan berpengaruh negatif dan signifikan terhadap kinerja keuangan Bank Syariah di Indonesia Periode 2017 – 2021, likuiditas tidak berpengaruh signifikan terhadap kinerja keuangan Bank Syariah di Indonesia Periode 2017 – 2021, Rasio Kecukupan Modal berpengaruh positif dan signifikan terhadap kinerja keuangan Bank Syariah di Indonesia Periode 2017 – 2021, dan Ukuran Perusahaan berpengaruh positif dan signifikan terhadap kinerja keuangan Bank Syariah di Indonesia Periode 2017 – 2021.

Kata Kunci : Kinerja Keuangan, Risiko Pembiayaan, Likuiditas, Rasio Kecukupan Modal



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ABSTRACT

This study aims to prove the influence of the Effect of Financing Risk, Liquidity, Capital Adequacy Ratio and Company Size on the Financial Performance of Islamic Banks in Indonesia for the 2017 – 2021 period. The population used in this research is all Islamic Bank companies in Indonesia for the 2017 – 2021 period of 12 banks. General Sharia. The samples analyzed based on purposive sampling technique were 9 Islamic Commercial Banks. The analytical method used in this study is panel data regression analysis. The results of this study indicate that financing risk has a negative and significant effect on the financial performance of Islamic banks in Indonesia for the period 2017 – 2021, liquidity has no significant effect on the financial performance of Islamic banks in Indonesia for the period 2017 – 2021, the Capital Adequacy Ratio has a positive and significant effect on the financial performance of banks Sharia in Indonesia for the 2017 – 2021 period, and company size has a positive and significant effect on the financial performance of Islamic banks in Indonesia for the 2017 – 2021 period.

Keywords: Financial Performance, Financing Risk, Liquidity, Capital Adequacy Ratio

